

Maine State Library
Maine State Documents

Center for Workforce Research and Information
Documents

Labor

12-2011

Maine Livable Wage in 2010

Maine Center for Workforce Research and Information

Maine Department of Labor

Follow this and additional works at: http://statedocs.maine.gov/cwri_docs

Recommended Citation

Maine Center for Workforce Research and Information and Maine Department of Labor, "Maine Livable Wage in 2010" (2011).
Center for Workforce Research and Information Documents. Paper 31.
http://statedocs.maine.gov/cwri_docs/31

This Document is brought to you for free and open access by the Labor at Maine State Documents. It has been accepted for inclusion in Center for Workforce Research and Information Documents by an authorized administrator of Maine State Documents. For more information, please contact statedocs@maine.gov.



PAUL R. LEPAGE
GOVERNOR

STATE OF MAINE
DEPARTMENT OF LABOR
CENTER FOR WORKFORCE RESEARCH AND INFORMATION
45 COMMERCE DRIVE
#118 STATE HOUSE STATION
AUGUSTA, ME
04330-0118

ROBERT J. WINGLASS
COMMISSIONER

CHRIS BOUDREAU
DIVISION DIRECTOR

Maine Livable Wage in 2010

A publication of:
Center for Workforce Research and Information
Maine Department of Labor

Prepared by:
Ruth Pease

Issued December 2011

Augusta, Maine

PHONE: (207) 623-7900

TTY 1-800-794-1110

FAX: (207) 287-2947

The Maine Department of Labor provides equal opportunity in employment and programs.
Auxiliary aids and services are available upon request to individuals with disabilities.
Telephone: (207) 623-7900 TTY: 1-800-794-1110 Fax: (207) 287-2947

Contents

	Page
Why a “Livable Wage”?	1
Livable Wage Methodology	1
How Are Expenses Calculated?	2
2010 Livable Wage Estimates for Maine Households	4
Maine Statewide Average Basic Needs Budget	4
Estimated Livable Wage by Region	5
Cliff Effects	6
APPENDIX: 2010 Basic Needs Budgets by Region	
Androscoggin County	8
Lewiston-Auburn Metropolitan Area	9
Aroostook County	10
Cumberland County	11
Portland Metropolitan Area	12
Franklin County	13
Hancock County	14
Kennebec County	15
Knox County	16
Lincoln County	17
Oxford County	18
Penobscot County	19
Bangor Metropolitan Area	20
Piscataquis County	21
Sagadahoc County	22
Somerset County	23
Waldo County	24
Washington County	25
York County	26
York-Kittery-South Berwick Metropolitan Area	27
Sources	28

In 2007 the 123rd Maine Legislature charged the Maine Department of Labor to calculate a livable wage for Maine households. An estimate of livable wages for working households was first published by the Maine Center for Economic Policy for 1999, and again for 2002, 2004 and 2006. The 2007 legislation shifted responsibility from MECEP, a private non-profit organization, to the Maine Department of Labor and specified the use of MECEP methodology in future calculations. The following is a report of Maine livable wages for 2010.

Why a “Livable Wage”?

MECEP developed its estimate of livable wages in response to growing recognition that neither the federal poverty level (a common measure of economic well-being) nor the minimum wage provides a reasonable standard of livability for many Maine families.

The federal poverty level is based on calculations made in the early 1960s, updated annually for price changes using the Consumer Price Index. The underlying assumption is that food costs are equal to one-third of household income.¹

Since it was first introduced in 1938, debate about the minimum wage has divided lawmakers along political, financial and ideological lines. Increases have been sporadic and have not kept up with inflation, diminishing the minimum wage’s effectiveness as a means to ensure a minimal standard of living. Since 2002, Maine’s minimum wage has consistently exceeded the federal minimum wage.

An alternative measure of income adequacy is one that covers the costs of a basic needs budget that accounts for today’s actual living expenses: a “market basket” of personal and household expenses. The market basket approach allows for variation by household composition and by region.

Livable Wage Methodology

The methodology developed by MECEP begins with a monthly basic needs budget consisting of seven expense categories: food, housing, transportation, health care, child care, clothing, and personal care. Monthly expenses are annualized and then tax liability is calculated. Required annual income equals expenses plus taxes. Livable wage is expressed as an hourly rate based on full-time employment (52 weeks x 40 hours per week).

Expenses to meet basic needs vary by family size and composition, by work status of adults in the household, and by region. Livable wage is estimated for 21 regions: statewide, by county, and by metropolitan area: Bangor, Lewiston-Auburn, Portland, and York-Kittery-South Berwick. In each region, livable wage is estimated for five representative household types²:

- a single adult
- a single adult with one child (pre-school)
- a single adult with two children (preschool and school age)
- two adults/one wage earner with two children (preschool and school age)
- two adults/two wage earners with two children (preschool and school age)

¹ The initial calculation was based on a 1955 Agriculture Department survey finding that, for families of three or more persons, food costs accounted for one-third of income after taxes. The cost of an economy food plan published in 1962 was multiplied by three to arrive at a threshold for a family of three or more, with adjustments for smaller households. Found 09/16/09 at <http://aspe.hhs.gov/poverty/faq.shtml#developed>

² For budget items that vary in cost by gender, the single adult is assumed to be female, the two adults are assumed to be male and female, and the single earner is assumed to be male.

In accordance with past methodology, household expenses are not reduced by presumed eligibility for programs such as food stamps, rent subsidy or fuel assistance, with one exception: MaineCare's Cub Care health insurance program for children. Eligibility for Cub Care is determined for each household type and region, and participation is assumed for all found eligible.

Past methodology also makes the assumption that all workers have access to health insurance coverage through their employer. MDOL recognizes that some wage earners, particularly those working at lower-wage jobs, do not have access to health insurance through their employers.

How are Expenses Calculated?

Food: The U.S. Department of Agriculture publishes a monthly estimate of the cost of food using four representative food plans at different cost levels. The USDA plans reflect the estimated cost of a balanced diet and do not include allowances for take-out, fast food or restaurant meals; the plans reflect what it costs to adequately meet nutritional needs, not typical consumer behavior.

The livable wage uses the “low-cost plan” to estimate typical food costs, averaging monthly amounts from January through December. The resulting monthly average is then adjusted to reflect regional variations from the national average. A regional differential for the Northeast is calculated from the annual Consumer Expenditure Survey. No urban/rural cost differential is assumed.

In 2009, food costs in the Northeast region were calculated to be 9.5 % higher than the average for all regions.

Rent/Utilities: The U.S. Department of Housing and Urban Development compiles annual Fair Market Rents by county and by HUD-designated metropolitan areas. Maine’s HUD metropolitan areas are: Lewiston/Auburn, Portland, Bangor, and York/Kittery/South Berwick. Rents include utility costs except for telephone. Statewide average rent is calculated as a population-weighted average of the regions.

For the livable wage, the single person household budget is calculated using the cost of a one-bedroom apartment, all other household budgets are calculated using the cost of a two-bedroom apartment.

In 2010, there was no difference in fair market rent between the Lewiston-Auburn MSA and Androscoggin County.

Telephone: Representative local and long distance plans and monthly costs are provided by Maine’s Public Advocate Office, based on the annual Rate Watcher’s Guide. For a single household, the monthly calculation is equal to local service, long distance service, and taxes. For a family household, the calculation is equal to local service, long distance service, 60 minutes in-state long distance, and taxes.

In 2010, the local service plan used for calculation was Fairpoint; for long distance service, Pioneer.

Health Care: It is assumed that all wage earners have access to a health care plan through their employment. A representative health plan is selected based upon the highest market share among small group plans in Maine, as calculated by Maine’s Bureau of Insurance in their “market snapshot” and “consumer guide” health insurance publications. Data on per capita out-of-pocket expenditures are compiled and updated annually by the U.S. Department of Health and Human Services’ Centers for Medicare and Medicaid Services as part of National Health Expenditure Projections. Employee contribution rates are the latest available survey results found at statehealthfacts.org, a project of the Kaiser Family Foundation.

If family income falls within 200% of the poverty level, it is assumed that the family will participate in MaineCare's Cub Care health insurance program for children, and that eligible families will not insure dependent children on employer-provided health insurance plans.

In 2010, the Anthem Blue Cross/Blue Shield PPO policy was used as the representative plan; the out-of-pocket expenditure allowance projection was \$930 per year; employee contribution rates were 19 percent to 28 percent depending on plan coverage. The Cub care premium was \$32 per child per month (\$384 per year).

Transportation: Data on transportation are calculated using the Internal Revenue Service standard mileage rate multiplied by average miles driven. Data on miles per licensed driver by gender and age are compiled by the National Household Travel Survey.

Mileage per driver is discounted according to the survey's breakdown of household mileage by travel purpose. The survey estimates that 30 percent of typical household travel is social and recreational, which is excluded from the livable wage transportation calculation. When calculating mileage for a second earner, only commuting miles are counted.

The 2010 IRS standard rate for business travel was \$.50 per mile.

Child Care: Child care rates are from Maine's Department of Health and Human Services annual survey, Maine Child Care Workforce Climate Report and Market Rate Analysis. For the livable wage calculation, the less expensive "family child care" rates are used. It is assumed that full-time care is needed for a pre-school child; for a school-age child, before/after school care and ten weeks of full-time summer care. Monthly costs are calculated on a 52-week basis due to the fact that many parents have child care contracts and pay for care even when they may be taking vacation time.

As of December 15, 2011, statewide rates and after-school care rates for 2010 were not yet available. In the absence of survey-based data, the 2010 state-wide rates are weighted averages of county-level data, and after-school rates are unchanged from 2008.

Clothing, Household Goods and Personal Care: Data are from the U.S. Bureau of Labor Statistics Consumer Expenditure Survey, Northeast Region. Data for the \$20,000-29,999 income range are used for all households. The calculation includes the cost of clothing for each person, footwear and personal care for each adult, apparel products and services for each earner, and housekeeping and household furnishings and equipment (minus major appliances, assumed to be included in rented apartment) for each household unit.

Tax Calculation: It is assumed for the purposes of estimating state and federal tax liability that all filers take advantage of tax credit and rebate programs for which they are eligible. Livable wage is the hourly wage necessary to equal, on an annual basis, a basic needs budget plus tax liability. In the case of a net negative tax (refund), the livable wage may be *less than* the basic needs budget.

In 2010, credit and rebate programs include the federal Earned Income Credit (EIC), the dependent care tax credit of up to \$3000 (one child) or \$6000 (more than one child), and the Maine Residents Rent Refund Program (up to \$2000 to eligible renters).

2010 Livable Wage Estimates for Maine Households

Maine's statewide average livable wage ranges from a low of \$11.02 per hour for a single-person household to a high of \$21.89 per hour for a three-person household. Among households that don't incur child care expenses, about 50 percent of the household budget goes to food and rent and 12 to 20 percent to health care. Among households that pay for child care, about 40 percent of the budget goes to food and rent, and another 40 percent to child and health care.

On average, a single adult with two children requires the highest hourly wage (\$21.89) to make ends meet on a basics needs budget. The largest proportion of household budget goes to child care (26 percent), followed by rent (24 percent). Because income needed to cover expenses plus taxes exceeds the income guideline, this household does not qualify for Cub Care. Consequently, the cost of health care and child care combined claim 42 percent of the budget, the highest share paid among households with children.

MAINE STATEWIDE AVERAGE 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child ¹	Single adult, 2 children ²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	663	823	823	823	823
Telephone	27	29	29	29	29
Health care³	188	448	526	593 ⁴	714
Transportation	342	342	342	485	608
Child care	0	568	897	0	897
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,589	2,753	3,396	2,984	4,124
Annual Expenses	19,074	33,038	40,748	35,803	49,491
Federal and State Taxes	3,851	4,829	4,782	-140	6,059
Required Annual Income per household	22,925	37,867	45,530	35,663	55,550
LIVABLE WAGE Equivalent hourly wage per earner	11.02	18.21	21.89	17.15	13.35⁵

¹ pre-school
² pre-school and school-age
³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.
⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.
⁵ This hourly wage is the average wage that each adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, Revised December 2011

Estimated Livable Wage by Region

Variations in livable wage across regions are due to underlying differences in rent and child care costs, the only budget lines for which regional data are available. In areas where rent and/or child care expenses are relatively high, higher income is required to cover costs, which in turn can increase tax burden. The combined effect on income needed to cover expenses can trigger a series of further adjustments to expenses and taxes that result in a differential in livable wage that is greater than the initial cost differential. This “cliff effect” is discussed in a following section.

2010 ESTIMATED LIVABLE WAGE in Maine Counties and Metropolitan Areas by Family Size (in dollars per hour)					
COUNTY/REGION	Single adult	Single adult, 1 child ¹	Single adult, 2 children ²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children <i>per earner</i> ³
Statewide	11.02	18.21	21.89	17.15	13.35
Androscoggin	10.22	16.78	17.37	15.20	12.64
Lewiston-Auburn Metropolitan Area	10.22	16.78	17.37	15.20	12.64
Aroostook	9.90	12.07	14.43	14.80	10.04
Cumberland	11.35	19.81	23.82	16.97	14.30
Portland Metropolitan Area	12.53	21.40	25.45	18.59	15.13
Franklin	10.25	13.08	15.51	15.22	11.98
Hancock	10.98	17.52	21.24	15.83	13.03
Kennebec	10.08	13.35	16.08	15.13	12.23
Knox	11.18	17.94	21.85	15.94	13.33
Lincoln	11.08	18.69	21.94	17.01	13.38
Oxford	10.37	13.28	16.21	15.61	12.27
Penobscot	10.18	14.00	17.11	15.60	12.55
Bangor Metropolitan Area	10.78	17.86	21.42	16.98	13.12
Piscataquis	10.67	17.31	17.53	16.57	12.71
Sagadahoc	11.43	18.83	22.78	17.49	13.79
Somerset	10.05	12.54	15.29	15.32	11.87
Waldo	10.94	17.50	21.54	16.79	13.18
Washington	10.26	17.88	21.14	15.67	12.98
York	11.14	19.04	23.03	17.54	13.92
York-Kittery-South Berwick Metropolitan Area	12.43	20.24	24.27	21.40	14.53

NOTE: Shaded cells denote households eligible for Maine's Cub Care health insurance program, reducing estimated health care costs by up to 49%.

¹ pre-school
² pre-school and school-age
³ This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, Dec 2011

Across all household types, the livable wage is highest in the Portland and York-Kittery-South Berwick metropolitan areas and lowest in Aroostook and Somerset counties. However, the differential between high and low varies significantly by household type.

The range across regions for a single person household is relatively narrow, from a low of \$9.90 per hour in Aroostook County to a high of \$12.53 in the Portland metropolitan area. The range from low to high is slightly greater for four-person households with one earner, \$14.80 in Aroostook County to \$21.40 in the York-Kittery-South Berwick metropolitan area. Neither of these household types budget for child care.

Among households that budget for child care, the greatest range from low to high is in three person households (single parent with two children). The livable wage for these households ranges from \$14.43 per hour in Aroostook County to \$25.45 in the Portland metropolitan area, a difference of \$11.02 per hour or \$22,918 per year.

Tables detailing basic needs budgets for each region appear in the Appendix.

Cliff Effects

A cliff effect occurs when a family receives some government benefit at one level of income and then becomes ineligible for that assistance when their income increases. Unless the benefit is slowly phased out at higher income levels, a “cliff” can occur where much more income is needed to cover the loss of a government benefit. Such benefits can include publicly subsidized health care, earned-income tax credit or renter’s property tax credits – all programs reflected in the 2010 livable wage calculations.

Consider similar households with incomes just above or just below Maine’s Cub Care income guideline, 200 percent of federal poverty level. In 2010, a single parent with one child qualifying for Cub Care paid an estimated \$220 per month for health care compared to \$448 without Cub Care, a difference of \$2,737 annually. The impact of an incremental change in income can be compounded and amplified by resulting adjustments to expenses and tax liability.

An example of a cliff effect is the difference in estimated livable wage between a household of two (parent and child) in Somerset County (\$12.54) and a similar household in neighboring Piscataquis County (\$17.31). Regional differences in average rent and child care expenses add an initial \$2,532 to the Piscataquis County household’s basic needs budget, initiating a series of adjustments to expenses, to estimated taxes and to required annual income. The cumulative impact is a difference of \$9,914 in annual income or \$4.77 in equivalent hourly wage.

Estimates of livable wage reveal significant differences from household to household and from region to region. They provide an additional tool for policy makers in the design and evaluation of measures intended to support and assist Maine families and offer a glimpse of the challenges faced by some Maine families.

APPENDIX: 2010 Basic Needs Budgets by Region

ANDROSCOGGIN COUNTY 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child¹	Single adult, 2 children²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	560	684	684	684	684
Telephone	27	29	29	29	29
Health care³	188	448	252 ⁴	593 ⁵	714
Transportation	342	342	342	485	608
Child care	0	542	861	0	861
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,486	2,589	2,947	2,845	3,950
Annual Expenses	17,838	31,063	35,370	34,140	47,396
Federal and State Taxes	3,411	3,830	757	-2,534	5,176
Required Annual Income per household	21,249	34,893	36,127	31,606	52,572
LIVABLE WAGE Equivalent hourly wage per earner	10.22	16.78	17.37	15.20	12.64⁶

¹ pre-school

² pre-school and school-age

³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.

⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 52 percent from \$526 to \$252 per month.

⁵ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.

⁶This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, Revised December 2011

LEWISTON-AUBURN METROPOLITAN AREA 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child ¹	Single adult, 2 children ²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	560	684	684	684	684
Telephone	27	29	29	29	29
Health care³	188	448	252 ⁴	593 ⁵	714
Transportation	342	342	342	485	608
Child care	0	542	861	0	861
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,486	2,589	2,947	2,845	3,950
Annual Expenses	17,838	31,063	35,370	34,140	47,396
Federal and State Taxes	3,411	3,830	757	-2,534	5,176
Required Annual Income per household	21,249	34,893	36,127	31,606	52,572
LIVABLE WAGE Equivalent hourly wage per earner	10.22	16.78	17.37	15.20	12.64⁶

¹ pre-school
² pre-school and school-age
³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.
⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 52 percent from \$526 to \$252 per month.
⁵ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.
⁶This hourly wage is the average wage that each adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, Revised December 2011

AROOSTOOK COUNTY
2010 Monthly Basic Needs Budgets by Family Size (in dollars)

	Single adult	Single adult, 1 child ¹	Single adult, 2 children ²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	520	633	633	633	633
Telephone	27	29	29	29	29
Health care³	188	220 ⁴	252 ⁵	593 ⁶	440 ⁷
Transportation	342	342	342	485	608
Child care	0	390	624	0	624
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,446	2,157	2,659	2,794	3,388
Annual Expenses	17,358	25,890	31,914	33,528	40,657
Federal and State Taxes	3,241	-781	-1,891	-2,740	1,118
Required Annual Income per household	20,599	25,109	30,023	30,788	41,775
LIVABLE WAGE Equivalent hourly wage per earner	9.90	12.07	14.43	14.80	10.04⁸

¹ pre-school

² pre-school and school-age

³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.

⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 51 percent from \$448 to \$220 per month.

⁵ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 52 percent from \$526 to \$252 per month.

⁶ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.

⁷ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 38 percent from \$714 to \$440 per month.

⁸ This hourly wage is the average wage that each adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, Revised December 2011

CUMBERLAND COUNTY 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child ¹	Single adult, 2 children ²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	705	909	909	909	909
Telephone	27	29	29	29	29
Health care³	188	448	526	593 ⁴	714
Transportation	342	342	342	485	608
Child care	0	672	1,042	0	1,042
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,631	2,944	3,627	3,070	4,356
Annual Expenses	19,578	35,323	43,525	36,840	52,268
Federal and State Taxes	4,030	5,874	6,015	-1,539	7,230
Required Annual Income per household	23,608	41,197	49,540	35,301	59,498
LIVABLE WAGE Equivalent hourly wage per earner	11.35	19.81	23.82	16.97	14.30⁵

¹ pre-school
² pre-school and school-age
³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.
⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.
⁵ This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2011

PORTLAND METROPOLITAN AREA 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child ¹	Single adult, 2 children ²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	856	1,109	1,109	1,109	1,109
Telephone	27	29	29	29	29
Health care³	188	448	526	593 ⁴	714
Transportation	342	342	342	485	608
Child care	0	672	1,042	0	1,042
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,782	3,144	3,827	3,270	4,556
Annual Expenses	21,390	37,723	45,925	39,240	54,668
Federal and State Taxes	4,674	6,799	7,016	-582	8,293
Required Annual Income per household	26,064	44,522	52,941	38,658	62,961
LIVABLE WAGE Equivalent hourly wage per earner	12.53	21.40	25.45	18.59	15.13⁵

¹ pre-school
² pre-school and school-age
³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.
⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.
⁵ This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2011

FRANKLIN COUNTY 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child ¹	Single adult, 2 children ²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	564	687	687	687	687
Telephone	27	29	29	29	29
Health care³	188	220 ⁴	252 ⁵	593 ⁶	714
Transportation	342	342	342	485	608
Child care	0	440	698	0	698
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,490	2,261	2,787	2,848	3,790
Annual Expenses	17,886	27,138	33,450	34,176	45,476
Federal and State Taxes	3,428	62	-1,196	-2,521	4,367
Required Annual Income per household	21,314	27,200	32,254	31,655	49,843
LIVABLE WAGE Equivalent hourly wage per earner	10.25	13.08	15.51	15.22	11.98⁷

¹ pre-school
² pre-school and school-age
³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.
⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 51 percent from \$448 to \$220 per month.
⁵ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 52 percent from \$526 to \$252 per month.
⁶ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.
⁷ This hourly wage is the average wage that each adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, Revised December 2011

HANCOCK COUNTY 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child ¹	Single adult, 2 children ²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	658	766	766	766	766
Telephone	27	29	29	29	29
Health care³	188	448	526	593 ⁴	714
Transportation	342	342	342	485	608
Child care	0	542	874	0	874
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,584	2,671	3,316	2,927	4,045
Annual Expenses	19,014	32,047	39,793	35,124	48,536
Federal and State Taxes	3,829	4,391	4,379	-2,202	5,657
Required Annual Income per household	22,843	36,438	44,172	32,922	54,193
LIVABLE WAGE Equivalent hourly wage per earner	10.98	17.52	21.24	15.83	13.03⁵

¹ pre-school
² pre-school and school-age
³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.
⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.
⁵ This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2011

KENNEBEC COUNTY
2010 Monthly Basic Needs Budgets by Family Size (in dollars)

	Single adult	Single adult, 1 child ¹	Single adult, 2 children ²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	542	675	675	675	675
Telephone	27	29	29	29	29
Health care³	188	220 ⁴	252 ⁵	593 ⁶	714
Transportation	342	342	342	485	608
Child care	0	477	770	0	770
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,468	2,286	2,847	2,836	3,850
Annual Expenses	17,622	27,438	34,170	34,032	46,196
Federal and State Taxes	3,335	331	-718	-2,570	4,671
Required Annual Income per household	20,957	27,769	33,452	31,462	50,867
LIVABLE WAGE Equivalent hourly wage per earner	10.08	13.35	16.08	15.13	12.23⁷

¹ pre-school

² pre-school and school-age

³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.

⁴ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.

⁵ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 51 percent from \$448 to \$220 per month.

⁶ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 52 percent from \$526 to \$252 per month.

⁶ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.

⁷ This hourly wage is the average wage that each adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, Revised December 2011

KNOX COUNTY 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child¹	Single adult, 2 children²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	683	780	780	780	780
Telephone	27	29	29	29	29
Health care³	188	448	526	593 ⁴	714
Transportation	342	342	342	485	608
Child care	0	576	935	0	935
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,609	2,719	3,391	2,941	4,120
Annual Expenses	19,314	32,623	40,693	35,292	49,436
Federal and State Taxes	3,936	4,691	4,758	-2,145	6,036
Required Annual Income per household	23,250	37,314	45,451	33,147	55,472
LIVABLE WAGE Equivalent hourly wage per earner	11.18	17.94	21.85	15.94	13.33⁵

¹ pre-school

² pre-school and school-age

³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.

⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.

⁵ This hourly wage is the average wage that each adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2011

LINCOLN COUNTY 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child ¹	Single adult, 2 children ²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	671	809	809	809	809
Telephone	27	29	29	29	29
Health care³	188	448	526	593 ⁴	714
Transportation	342	342	342	485	608
Child care	0	638	917	0	917
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,597	2,810	3,402	2,970	4,131
Annual Expenses	19,170	33,715	40,825	35,640	49,568
Federal and State Taxes	3,885	5,153	4,815	-258	6,091
Required Annual Income per household	23,055	38,868	45,640	35,382	55,659
LIVABLE WAGE Equivalent hourly wage per earner	11.08	18.69	21.94	17.01	13.38⁵

¹ pre-school
² pre-school and school-age
³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.
⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.
⁵ This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2011

OXFORD COUNTY 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child ¹	Single adult, 2 children ²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	580	668	668	668	668
Telephone	27	29	29	29	29
Health care³	188	220 ⁴	252 ⁵	593 ⁶	714
Transportation	342	342	342	485	608
Child care	0	477	787	0	787
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,506	2,279	2,857	2,829	3,860
Annual Expenses	18,078	27,354	34,290	33,948	46,316
Federal and State Taxes	3,496	271	-568	-1,479	4,721
Required Annual Income per household	21,574	27,625	33,722	32,469	51,037
LIVABLE WAGE Equivalent hourly wage per earner	10.37	13.28	16.21	15.61	12.27⁷

¹ pre-school

² pre-school and school-age

³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.

⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 51 percent from \$448 to \$220 per month.

⁵ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 52 percent from \$526 to \$252 per month.

⁶ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.

⁷ This hourly wage is the average wage that each adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, Revised December 2011

PENOBSCOT COUNTY 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child ¹	Single adult, 2 children ²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	555	667	667	667	667
Telephone	27	29	29	29	29
Health care³	188	220 ⁴	252 ⁵	593 ⁶	714
Transportation	342	342	342	485	608
Child care	0	542	856	0	856
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,481	2,343	2,925	2,828	3,928
Annual Expenses	17,778	28,122	35,106	33,936	47,132
Federal and State Taxes	3,390	993	474	-1,487	5,065
Required Annual Income per household	21,168	29,115	35,580	32,449	52,197
LIVABLE WAGE Equivalent hourly wage per earner	10.18	14.00	17.11	15.60	12.55⁷

¹ pre-school
² pre-school and school-age
³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.
⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 51 percent from \$448 to \$220 per month.
⁵ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 52 percent from \$526 to \$252 per month.
⁶ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.
⁷ This hourly wage is the average wage that each adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, Revised December 2011

BANGOR METROPOLITAN AREA 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child¹	Single adult, 2 children²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	632	806	806	806	806
Telephone	27	29	29	29	29
Health care³	188	448	526	593 ⁴	714
Transportation	342	342	342	485	608
Child care	0	542	856	0	856
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,558	2,711	3,338	2,967	4,067
Annual Expenses	18,702	32,527	40,057	35,604	48,800
Federal and State Taxes	3,719	4,617	4,490	-283	5,768
Required Annual Income per household	22,421	37,144	44,547	35,321	54,568
LIVABLE WAGE Equivalent hourly wage per earner	10.78	17.86	21.42	16.98	13.12⁵

¹ pre-school

² pre-school and school-age

³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.

⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.

⁵ This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2011

PISCATAQUIS COUNTY 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child ¹	Single adult, 2 children ²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	618	765	765	765	765
Telephone	27	29	29	29	29
Health care³	188	448	252 ⁴	593 ⁵	714
Transportation	342	342	342	485	608
Child care	0	518	797	0	797
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,544	2,646	2,964	2,926	3,967
Annual Expenses	18,534	31,747	35,574	35,112	47,600
Federal and State Taxes	3,659	4,256	891	-639	5,262
Required Annual Income per household	22,193	36,003	36,465	34,473	52,862
LIVABLE WAGE Equivalent hourly wage per earner	10.67	17.31	17.53	16.57	12.71⁶

¹ pre-school
² pre-school and school-age
³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.
⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 52 percent from \$526 to \$252 per month.
⁵ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.
⁶This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, Revised December 2011

SAGADAHOC COUNTY 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child¹	Single adult, 2 children²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	715	857	857	857	857
Telephone	27	29	29	29	29
Health care³	188	448	526	593 ⁴	714
Transportation	342	342	342	485	608
Child care	0	607	970	0	970
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,641	2,827	3,503	3,018	4,232
Annual Expenses	19,698	33,919	42,037	36,216	50,780
Federal and State Taxes	4,073	5,243	5,341	158	6,603
Required Annual Income per household	23,771	39,162	47,378	36,374	57,383
LIVABLE WAGE Equivalent hourly wage per earner	11.43	18.83	22.78	17.49	13.79⁵

¹ pre-school
² pre-school and school-age
³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.
⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.
⁵ This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2011

SOMERSET COUNTY 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child¹	Single adult, 2 children²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	539	639	639	639	639
Telephone	27	29	29	29	29
Health care³	188	220 ⁴	252 ⁵	593 ⁶	714
Transportation	342	342	342	485	608
Child care	0	433	718	0	718
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,465	2,206	2,759	2,800	3,762
Annual Expenses	17,586	26,478	33,114	33,600	45,140
Federal and State Taxes	3,321	-389	-1,314	-1,730	4,226
Required Annual Income per household	20,907	26,089	31,800	31,870	49,366
LIVABLE WAGE Equivalent hourly wage per earner	10.05	12.54	15.29	15.32	11.87⁷

¹ pre-school
² pre-school and school-age
³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.
⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 51 percent from \$448 to \$220 per month.
⁵ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 52 percent from \$526 to \$252 per month.
⁶ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.
⁷ This hourly wage is the average wage that each adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, Revised December 2011

WALDO COUNTY 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child¹	Single adult, 2 children²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	652	787	787	787	787
Telephone	27	29	29	29	29
Health care³	188	448	526	593 ⁴	714
Transportation	342	342	342	485	608
Child care	0	520	890	0	890
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,578	2,670	3,353	2,948	4,082
Annual Expenses	18,942	32,035	40,237	35,376	48,980
Federal and State Taxes	3,804	4,361	4,566	-448	5,844
Required Annual Income per household	22,746	36,396	44,803	34,928	54,824
LIVABLE WAGE Equivalent hourly wage per earner	10.94	17.50	21.54	16.79	13.18⁵

¹ pre-school

² pre-school and school-age

³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.

⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.

⁵ This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2011

WASHINGTON COUNTY 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child ¹	Single adult, 2 children ²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	565	674	674	674	674
Telephone	27	29	29	29	29
Health care³	188	448	526	593 ⁴	714
Transportation	342	342	342	485	608
Child care	0	672	954	0	954
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,491	2,709	3,304	2,835	4,033
Annual Expenses	17,898	32,503	39,649	34,020	48,392
Federal and State Taxes	3,433	4,221	4,319	-1,426	5,596
Required Annual Income per household	21,331	36,724	43,968	32,594	53,988
LIVABLE WAGE Equivalent hourly wage per earner	10.26	17.66	21.14	15.67	12.98⁵

¹ pre-school
² pre-school and school-age
³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.
⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.
⁵ This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2011

YORK COUNTY 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child¹	Single adult, 2 children²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	678	862	862	862	862
Telephone	27	29	29	29	29
Health care³	188	448	526	593 ⁴	714
Transportation	342	342	342	485	608
Child care	0	628	995	0	995
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,604	2,853	3,533	3,023	4,262
Annual Expenses	19,254	34,231	42,397	36,276	51,140
Federal and State Taxes	3,915	5,379	5,504	201	6,754
Required Annual Income per household	23,169	39,610	47,901	36,477	57,894
LIVABLE WAGE Equivalent hourly wage per earner	11.14	19.04	23.03	17.54	13.92⁵

¹ pre-school
² pre-school and school-age
³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.
⁴ This household qualifies for Maine's Cub Care health insurance program, lowering estimated health care costs by 26 percent from \$798 to \$593 per month.
⁵ This hourly wage is the average wage that *each* adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2011

YORK-KITTERY-SOUTH BERWICK METROPOLITAN AREA 2010 Monthly Basic Needs Budgets by Family Size (in dollars)					
	Single adult	Single adult, 1 child ¹	Single adult, 2 children ²	Two adults, (1 earner) 2 children	Two adults, (2 earners) 2 children
Food	206	340	525	769	769
Rent/Utilities	843	1,011	1,011	1,011	1,011
Telephone	27	29	29	29	29
Health care³	188	448	526	798	714
Transportation	342	342	342	485	608
Child care	0	628	995	0	995
Clothing, Household goods, Personal care	164	204	255	285	285
Total Monthly Expenses	1,769	3,002	3,682	3,377	4,411
Annual Expenses	21,234	36,019	44,185	40,524	52,928
Federal and State Taxes	4,619	6,070	6,289	3,978	7,507
Required Annual Income per household	25,853	42,089	50,474	44,502	60,435
LIVABLE WAGE Equivalent hourly wage per earner	12.43	20.24	24.27	21.40	14.53⁴

¹ pre-school
² pre-school and school-age
³ Four primary factors comprise health care estimates: plan premium, share of premium paid by employee, out of pocket expenses, and eligibility for Cub Care coverage for dependent children.
⁴ This hourly wage is the average wage that each adult must earn in order to equal the required household annual income.

Source: Maine Department of Labor, Center for Workforce Research and Information, July 2011

Sources

Links to data sources by topic:

CHILDCARE

Maine Child Care Workforce Climate Report and Market Rate Analysis unpublished data supplied by Maine Department of Health and Human Services, Office of Child Care and Head Start staff, by email received 5/16/2011.

FOOD

Food plans at: <http://www.cnpp.usda.gov/USDAFoodCost-Home.htm>

Regional multiplier factor for Northeast at:

<ftp://ftp.bls.gov/pub/special.requests/ce/standard/2009/region.txt>

HEALTHCARE

Maine Department of Professional & Financial Regulation, Bureau of Insurance, 2009 Financial Results for Health Insurance in Maine, Table 1 found at:

http://www.maine.gov/pfr/insurance/consumer/financial_results_health_insurers.htm

Market snapshots at:

www.maine.gov/pfr/insurance/employer/snapshot_small_group.htm

A Consumer's Guide to Small Employers Health Insurance at:

<http://www.maine.gov/pfr/insurance/employer/smallemp.htm>

Out of pocket expenditure rate from National Health Expenditure Projections at:

<http://www.cms.gov/NationalHealthExpendData/downloads/NHEProjections2009to2019.pdf>

Employee contribution rates from statehealthfacts.org (a Kaiser Family Foundation organization) at <http://www.statehealthfacts.org>

HOUSEHOLD GOODS

Consumer Expenditure Survey at: <http://www.bls.gov/cex/>

<ftp://ftp.bls.gov/pub/special.requests/ce/share/2009/income.txt>

RENT

http://www.huduser.org/portal/datasets/fmr/fmr2010p/SCHEDULE_B_2010.pdf

Population data at: <http://www.library.umaine.edu/census/>

TELEPHONE

Information on plans and rates from Maine Office of Public Advocate.

Website: <http://www.maine.gov/meopa/>

TRANSPORTATION

U.S. Department of Transportation, Federal Highway Administration, 2009 National Household Travel Survey. Tables 5 and 23. Found at <http://nhts.ornl.gov/2009/pub/stt.pdf>